

# Scottish Widows Complaint: PO-14071

*Involving fraudulent evasion of pension encashment by SW,  
and its brazen cover up by The Pensions Ombudsman*

Complainant: Ian Clive McInnes  
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Website: <https://www.elpobrecorderito.com/PersonalPensionFiasco/>

This document is part of the complete correspondence on the above website. This contains proof of criminal misconduct by two organisations that one would expect to act with the highest standards of probity. Their contempt for the law amounts to a gross breach of the trust the public must place in them.

**Scottish Widows** is guilty of fraudulent evasion of personal pension encashment (amongst numerous other instances of [cavalier customer treatment](#)). In particular, the assertion that their onerous (and in my case, impossible to satisfy) "verification" demands "*are required under UK legislation*" is a blatant false pretence. In fact, the government requires no verification whatever when there is an ongoing business arrangement, let alone the draconian, changing, and dreadfully documented demands of Scottish Widows.

**The Pensions Ombudsman** is guilty of criminal protection of Scottish Widows in its refusal (after a year of quite deliberate inaction and prevarication) to investigate and determine the above, as is required under the Pension Schemes Act 1993/2017. Instead, it has forced an [illegal "pragmatic solution" with SW](#).

*Both the above organisations are also guilty of lies, deceit, and evasiveness. And if I were mistaken about SW's fraudulent verification requirements, the numerous statements on the matter that I have made to SW, TPO, and also TPAS would have been rebutted; instead they have met only with silence.*

## Document Details

Date Sent / Received	20 January 2017
Sender / Recipient / Medium	TPO (Carl Monk: Assistant Adjudicator) / Ian Clive McInnes / <a href="#">Email</a>
Description	<p>Reply to my email of 18 January, in which I expressed my concerns about having been invited to take part in a "customer" survey on the basis that my case was closed.</p> <p>This "reassurance" stated only that they survey had been sent to the wrong people. But this is not what the survey people said (and they ought to know). They were quite clear in stating that the error was in sending the wrong version, and that they would send another version next week. As a result of this inconsistency, my fears over my case remained unabated.</p>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## The Pensions Ombudsman

- [Carl Monk <Carl.Monk@pensions-ombudsman.org.uk>](mailto:Carl.Monk@pensions-ombudsman.org.uk)
- 
- ene 20 a las 6:15 A.M.

Para

- ['Ian McInnes'](#)

### Texto del mensaje

Our ref:PO-14071

Dear Mr McInnes

### Scottish Widows Personal Pension Plan

Thank you for your email of 18 January 2017.

Due to a technical issue, our Survey was issued to the wrong people. I hope that you have received a second email from us explaining that the first one should be ignored.

I apologise that this error occurred and for the confusion it will have caused. I can reassure you that your application has been earmarked for an adjudicator to investigate.

As soon as we are in a position to progress matters we will contact you again.

I am sorry this happened.

Yours sincerely

**Carl Monk I Assistant Adjudicator I 020 7630 2230**

[The Pensions Ombudsman](#)

The Pensions Ombudsman and Pension Protection Fund Ombudsman

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